

# TRANSACTION AUTHORIZATION SYSTEM AND METHOD

## Abstract

The present invention includes a system and method for authorizing billing files at a substantially real-time batch authorization rate. The invention comprises a poller configured for queuing billing transaction files in real-time. In one embodiment, the invention uses advanced logic to split transactions into multiple subsets and it uses a plurality of different sized data streams to facilitate processing transactions. A card authorization system is used to process the transaction subsets. The card authorization may have one or more sockets to facilitate processing different-sized data streams. In another embodiment, the invention uses a merger to reconstruct the subsets into a billing transaction file.